

Notice of Allowability

Application No.

09/530,040

Examiner

Elaine Gort

Applicant(s)

BELCSAK ET AL.

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 10/18/04.
2. ☒ The allowed claim(s) is/are 90-107.
3. ☒ The drawings filed on 24 April 2000 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Examiner discussed the following amendments on January 5, 2004 with Updeep Gill (reg. # 37334) who approved of them. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

The application has been amended as follows:

In claim 90, line 21 the words "the content" have been replaced with the word --content--.

In claim 99, line 4 the first occurrence of the word "the" has been replaced with the word --a--.

REASONS FOR ALLOWANCE

The following is an examiner's statement of reasons for allowance:

The primary reason for the allowance of the claims in this case is the inclusion of the claimed limitations of a graphical user interface that enables a user of the tool to create diagrams of a financial scenario conceived by the user on a screen where the interface enables the creation of a financial scenario diagram by allowing the user to define parties in the financial scenario, add them to the display in the form of graphical party objects, define financial instruments in the financial scenario, add them to the display in the form of graphical financial objects which show a physical connection on the diagram between pairs of the graphical party objects in the diagram, and indicate

flow directions on the diagram between pairs of the graphical party objects for an obligation related to the financial instrument connecting the pairs; where a software engine creates a mathematical model for the financial scenario using data collected by the engine during the creation of the diagram which includes creating variables and mathematical relationships between variables based on content of the diagram; where the diagram and the model are linked with the tool and the user interface enables the user to make changes to the objects in the diagram which corresponding changes are made by the engine to the mathematical model; and where the user interface enables the user to perform an analysis of the financial scenario using the created mathematical model by changing values for the created variables within the mathematical model and viewing a result determined by the mathematical model which are included in all the independent claims and which is not found in the prior art of record.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

US Patent 5572644, inventor Liaw et al., discloses a financial scenario modeling and analysis tool, but does not disclose a tool enabling a user to create a diagram of a financial scenario conceived by the user on a screen along with creating a mathematical model where the creation of the model includes creating variables and mathematical relationships between variables based on the content of the diagram.

WO 97/38383, inventor Rohde, discloses a tool for determining financial instruments to fund a loan, but does not disclose the claimed tool enabling a user to create a diagram of a financial scenario conceived by the user on a screen along with creating a mathematical model where the creation of the model includes creating variables and mathematical relationships between variables based on the content of the diagram.

21st Century; Money, Banking and Commerce, author Vartanian, discloses the practice of diagramming financial relationships, but does not disclose the claimed tool enabling a user to create a diagram of a financial scenario conceived by the user on a screen along with creating a mathematical model where the creation of the model includes creating variables and mathematical relationships between variables based on the content of the diagram.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Elaine Gort whose telephone number is 703/308-6391. The examiner can normally be reached on Mon-Fri.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Robert Olszewski can be reached on 703/305-3597. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Elaine Gort
Examiner
Art Unit 3627

January 5, 2005

 1/20/05

ROBERT P. OLSZEWSKI
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2600